THE JOHNS HOPKINS UNIVERSITY

STUDENT HEALTH PROGRAM

SUMMARY OF MATERIAL MODIFICATIONS

May 15, 2015

The Johns Hopkins University Student Health Program Summary Plan Description ("SPD") sets forth the medical benefits provided for eligible participants and their dependents. The SPD was last updated effective July 1, 2014.

The sponsoring Schools have modified the Student Health Program, which requires the following changes to the SPD. Please keep this 2015 Summary of Material Modifications together with your July, 2014 SPD, so that you will have a complete explanation of your medical benefits.

For covered foreign nationals holding J visas, the Student Health Program currently pays up to \$7,500 for expenses in connection with repatriation of remains and up to \$10,000 for expenses in connection with medical evacuation. Effective May 15, 2015, these limits are increased to \$25,000 for repatriation and \$50,000 for medical evacuation, and the description of these benefits on page 19 of your SPD is revised to read as follows:

- Benefits for covered foreign nationals holding J visas:
 - Expenses for repatriation of remains up to \$25,000;
 - Expenses associated with the medical evacuation of the exchange visitor to his or her home country up to \$50,000;

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If you have any questions about this Summary, please contact your EHP Customer Service Representative.